

In re:  
Michael Shanks  
Debtor

Case No. 16-13758-elf  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: Aug 20, 2021

User: admin  
Form ID: 3180W

Page 1 of 2  
Total Noticed: 15

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 22, 2021:**

Recip ID	Recipient Name and Address
db	+ Michael Shanks, 1350 Farrington Road, Philadelphia, PA 19151-2831
13773250	++ NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096 address filed with court:, Nationstar Mortgage LLC, PO Box 619096, Dallas TX 752619741
13733720	+ Philadelphia Federal Credit Union, 12800 Townsend Rd, Philadelphia, PA 19154-1095
13733721	+ Philadelphia Gas Works, 800 W. Montgomery Avenue, Philadelphia, PA 19122-2898
13733722	+ Police And Fire Federal Credit Union, 901 Arch St, Philadelphia, PA 19107-2495
14547901	+ Specialized Loan Servicing LLC, 6200 S. Quebec St., Greenwood Village, Colorado 80111-4720

TOTAL: 6

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Aug 20 2021 23:29:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	EDI: PENNDEPTREV	Aug 21 2021 03:33:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Aug 20 2021 23:29:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Aug 20 2021 23:29:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
13740598	+ EDI: PHINAMERI.COM	Aug 21 2021 03:33:00	ACAR Leasing LTD d/b/a GM Financial Leasing, PO BOX 183692, Arlington, TX 76096-3692
14394004	+ EDI: PHINAMERI.COM	Aug 21 2021 03:33:00	ACAR Leasing LTD dba GM Financial Leasing, PO Box 183853, Arlington TX 76096-3853
13745646	EDI: GMACFS.COM	Aug 21 2021 03:33:00	Ally Financial, PO Box 130424, Roseville MN 55113-0004
13809811	+ EDI: WFFC.COM	Aug 21 2021 03:33:00	Bank of America, N.A., Wells Fargo Bank, N.A., Default Document Processing, MAC # N9286-01Y, 1000 Blue Gentian Road, Eagan MN 55121-1663
13820397	+ Email/Text: megan.harper@phila.gov	Aug 20 2021 23:29:00	CITY OF PHILADELPHIA LAW DEPARTMENT - TAX UNIT, BANKRUPTCY GROUP - MSB, 1401 JOHN F. KENNEDY BLVD, 5TH FLOOR, PHILADELPHIA, PA 19102-1640
13784215	EDI: WFFC.COM	Aug 21 2021 03:33:00	Wells Fargo Bank, N.A., Home Equity Group, 1 Home Campus MAC X2303-01A, Des Moines, IA 50328-0001

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**BYPASSED RECIPIENTS**

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14450674		New Residential, Mortgage LLC

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

**NOTICE CERTIFICATION**

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 22, 2021

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 19, 2021 at the address(es) listed below:

Name	Email Address
ANDREW L. SPIVACK	on behalf of Creditor Bank of America N.A. andrew.spivack@brockandscott.com, wbecf@brockandscott.com
BRAD J. SADEK	on behalf of Debtor Michael Shanks brad@sadeklaw.com bradsadek@gmail.com;sadek.bradj.r101013@notify.bestcase.com
HAROLD N. KAPLAN	on behalf of Creditor New Residential Mortgage LLC hkaplan@rasnj.com
JEROME B. BLANK	on behalf of Creditor Bank of America NA paeb@fedphe.com
KEVIN G. MCDONALD	on behalf of Creditor DITECH FINANCIAL LLC bkgroup@kmlawgroup.com
KEVIN S. FRANKEL	on behalf of Creditor NATIONSTAR MORTGAGE LLC pa-bk@logs.com
KEVIN S. FRANKEL	on behalf of Creditor Nationstar Mortgage LLC pa-bk@logs.com
PAMELA ELCHERT THURMOND	on behalf of Creditor City of Philadelphia pamelathurmond@phila.gov karenablalock@phila.gov
PEARL PHAM	on behalf of Creditor Philadelphia Gas Works pearl.pham@pgworks.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov
WILLIAM C. MILLER, Esq.	ecfemails@ph13trustee.com philaecf@gmail.com
WILLIAM EDWARD CRAIG	on behalf of Creditor ACAR Leasing LTD dba GM Financial Leasing ecfmail@mortoncraig.com mortoncraigecef@gmail.com

TOTAL: 12

**Information to identify the case:**

Debtor 1	<b>Michael Shanks</b>	Social Security number or ITIN	xxx-xx-1432
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: <b>16-13758-elf</b>			

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Michael Shanks

8/19/21

**By the court:** Eric L. Frank  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**